



April 2, 2001
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NAF News

6th Area Support Group Nonappropriated Fund Personnel, Stuttgart, Germany

FORMAL TRAINING COMPLETED?

Ensure a signed, completed copy of your DD Form 1556, (Request, Authorization, Agreement, Certification of Training and Reimbursement) is submitted to the NAF Personnel Office for submission into your Official Personnel Folder (OPF).

HELPFUL WEBSITES

www.nafbenefits.com

www.aetnaushc.com

www.armymwr.com

www.401k.com

www.stuttgart.army.mil

www.mwrjobs.army.mil

NAF Benefits Team Visits Stuttgart

A team from the Department of the Army NAF Benefits office visited the 6th ASG on 9 March and presented two sessions on NAF employee benefits and worker's compensation to employees and managers/supervisors. Their stop in Stuttgart was part of a USAREUR wide visit that took them throughout southern Germany and Italy.

Retirement Plan

- ✓ Mandatory for new hires for first 6 months of employment
- ✓ Employee contribution - 2% of base pay
- ✓ Vested after five years of contribution
- ✓ Entitled to annuity as early as age 52 (reduced) upon retirement or normal annuity at age 62 with five years participation
- ✓ May stop participation anytime after initial 6 months BUT:
 - Must wait 2 years before rejoining
 - Cannot rejoin more than twice
 - No creditable service when not enrolled

- Cannot withdraw contributions until separated

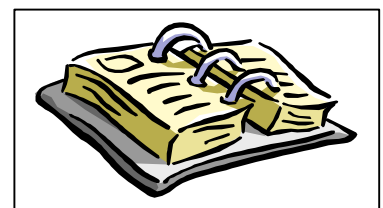
401k

- ✓ Voluntary enrollment to all RFT/RPT employees
- ✓ Vesting after 3 years
- ✓ Contribute 1 - 22%, (NTE \$10,500 in year 2001)
- ✓ Change investments options as often as you like
- ✓ Change contribution as often as every pay period.
- ✓ Loan Program available

Life Insurance

- ✓ Elect one or two times basic annual salary
- ✓ Maximum Basic \$250,000

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401k Plan Changes

Effective immediately, your 401k Plan offers withdrawals by phone. You no longer have to contact your NAF Personnel Office. Just call the **Fidelity Customer Service Representative** toll free at (800) 835-5093 to request a rollover, distribution or hardship withdrawal, as well as apply for a loan or obtain information about your account. Visit the 401(k) section of the benefits web site at **www.NAFBENEFITS.com** for additional information and phone numbers. Complete instructions and the Fidelity form for newly hired employees to roll funds into our 401(k) Plan from another qualified plan are also included on the web site. Please note the following two critical factors:

- 1) The check for the rollover amount must

originate from the Financial Institution that maintains the current qualified plan and be made payable to Fidelity Investments. Personal checks may not be accepted as that violates the Internal Revenue Code.

- 2) The certification section of the rollover form must be completed and appropriate documentation must be submitted to certify that the funds being rolled over are from a qualified plan or conduit IRA and are thus eligible for rollover into the 401(k) Plan. If these requirements are not met, the funds cannot be deposited in the 401(k) plan and you will not accrue dividends or earnings while the funds are not invested.



6th ASG NAF
Personnel

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or

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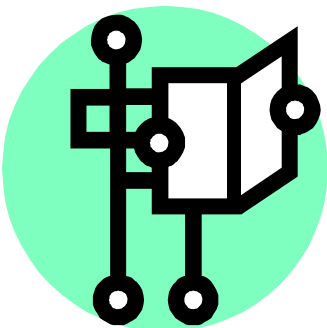
We're on the Web!

See us at:

***www.chrma.hqusareur.
army.mil***

or

***www.stuttgart.army.
mil***



Benefits Team Visits Stuttgart (Con't)

Life Insurance

- ✓ Cost is 12 cents per \$1000 of coverage for employee and the same for the employer
- ✓ Optional Life Insurance available
- ✓ Dependent Life Insurance at no cost to employee (\$5,000 for spouse; \$2,500 each dependent child)
- ✓ Accidental Death/Dismemberment at no cost to employee

Health Benefit Plan

Traditional Choice available overseas with

annual out-of-pocket limits, pharmacy, optical, hearing, mail order drug & optional dental

✓ Bi-weekly rates for 2001:

Single Medical	\$32.19
Family Medical	\$74.90
Single w/Dental	\$34.64
Family w/Dental	\$80.69

- ✓ Employer pays 70% of medical premium
- ✓ Employees who did not opt out of the Pre-Tax Program can only cancel during Open Season (Fall 2001 - next Open Season)

Leave Accrual

Regular full-time and regular part-time employees earn both annual and sick leave.

Annual leave is earned at rates based on your total creditable service. The following rates apply:

Less than 3 years service - 5% of the total hours in a pay status up to a maximum of 40 hours per week.

3 or more years and less than 15 years of service - 7.5% of the total hours in a pay status up to a maximum of 40 hours per week.

15 or more years of service - 10% of the total hours in a pay status up to a maximum of 40 hours per week.

You will receive a lump-sum payment for your unused annual leave if separated from employment or if your position is converted from a regular appointment to a flexible appointment. If you move to another NAFI or APF, you may request that your leave credit be transferred instead of receiving a lump-sum payment.

Sick leave is accrued at the rate of 5% of the total hours in a pay status, up to a maximum of 40 hours per week. There is no limit on the amount of sick leave you may accumulate; however, you will not be given a lump-sum payment for your unused sick leave if you separate from employment. If you are re-employed with Army NAFI; the accumulated sick leave balance at the time of your separation will be re-credited to your account.

Mileage Rate Rises

Due to higher fuel costs, the GSA has announced that federal employees will now be reimbursed 34.5 cents per mile when they use their own automobiles to travel on official business. The new rate is a 2-cent increase from the old reimbursement rate of 32.5 cents per mile.

Questions on NAF??

Use our generic e-mail address to get quick answers to your questions on NAF Personnel and Policy.

**StuttgartNAF@chrma.hqusareur.
army.mil**